PATENT

RD-28408

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I certify that the attached Response to Notice to File Missing Parts of TIM K. KEYES and BRIAN N. DINGMAN for METHODS AND SYSTEMS FOR PORTFOLIO CASH FLOW VALUATION, docket number RD-28408, including:

- Response to Notice to File Missing Parts (1 page)
- Part 2 of Notice (1 pg.)
- Fourteen (14) sheets of drawings
- Return post card

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